DECLARATION FOR UTILITY OR	Attorney Docket Number:	PGW/TF-101.P.3			
DESIGN	First Named Inventor:	Steven Charles Leisher			
PATENT APPLICATION (37 CFR 1.63)	COMPLETE IF KNOWN				
	Application Number:	To be determined			
•	Filing Date:	Herewith			
[X] Declaration Submitted with Initial Filing, OR	Group Art Unit:	To be determined			
[] Declaration Submitted after Initial Filing (surcharge (37 CFR 1.16(e) required)	Examiner:	To be determined			

(surcharge (37 CFR	1.10(e) required)			İ		
As a below named in	nventor, I hereby declare	that:				
My residence, post of	office address, and citizen	ship are as stated below n	ext to my r	name.		
	iginal, first and sole inver ames are listed below) of t itled:					
METHOD, SYSTE	M AND APPARATUS FO	OR FORMING AN INSU	RANCE P	ROGRAM		
the specification of	which					
[X] is attached heret OR						
[] was filed on	as United Sta	ates Application Number		or PCT In	ternational	
Application Number	·	and was amended		(if applic	able).	
I hereby state that I	have reviewed and unders	stand the contents of the a	bove- ident	tified speci	fication, includir	ıg
	led by any amendment sp					
I acknowledge the d	uty to disclose informatio	n which is material to pat	entability a	s defined in	n 37 CFR 1.56	
patent or inventor's country other than the box, any foreign app	gn priority benefits under certificate, or 365(a) of an ne United States of Ameri plication for patent or inve at of the application on wh	ny PCT international applica, listed below and have entor's certificate, or of an	lication whi also identi	ich designa fied below,	ted at least one by checking the	•
Prior Foreign Application Number(s)	Country	Foreign Filing Date	Ce	ertified Co YES	py Attached? NO	
[] Additional foreighereto:	n application numbers are	e listed on a supplemental	priority da	ta sheet PT	O/SB/02B attac	hed

I hereby claim the benefit under	35 U.S.C. 119(e) of any United Sta	ates provisional application(s) listed below:
Application Number(s)	Filing Date	[] Additional provisional
60/392,556	June 27, 2002	application numbers are listed on a supplemental priority data sheet
60/408,501	September 3, 2002	PTO/SB/02B attached hereto

I hereby claim the benefit under 35 U.S.C. 120 of any United States application(s), or 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of 35 U.S.C. 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR. 1.56 which became available between the filting date of this application and the national or PCT international filing date of this application.

U.S. Parent Application or PCT Parent Number	Parent Fling Date	Parent Patent Number (if applicable)

[] Additional U.S. or PCT international application numbers are listed on a supplemental priority data sheet PTO/SB/02B

As a named inventor, I hereby appoint the following registered practitioner(s) to prosecute this application and to
transact all business in the United States Patent and Trademark Office connected herewith:

[] Customer Number _____ OR

[X] Registered practitioner(s) name/registration number listed below:

Name	Registration Number	Name	Registration Number
Thomas D. Foster	44,686	David R. Preston	38,710
			*

[] Additional registered practitioner(s) named on supplemental Registered Practitioner Information sheet PTO/SB/02C attached hereto.

Direct all c	orrespondence to: [X] Custo OR [] Corres	mer Number _ pondence addr		de Label (Atta	ched Bar Code Label]			
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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

NAME OF SOLE OR FIRST INVENTOR				[] A petition has been filed for this unsigned inventor			
Given Name (first and middle, if any)			fany)		Family Na	me or Surname	
Steven Charles				Leisher			
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[X] Additional attached hereto	l inventors are bei	ng named	on the 4 supple	mental Addi	tional Invento	r(s) sheet(s) PT	O/SB/02A

ADDITIONAL INVENTOR(S) SUPPLEMENTAL SHEET PAGE _1__ OF _4__

NAME OF ADDITIONAL INVENTOR				[] A petitic inventor	[] A petition has been filed for this unsigned inventor			
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ADDITIONAL INVENTOR(S) SUPPLEMENTAL SHEET PAGE 2 OF 4

NAME OF ADDITIONAL INVENTOR			[] A petition has been filed for this unsigned inventor				
Giv	Given Name (first and middle, if any)				Family l	Name or Surname	;
Daniel James				Miller			
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NAME OF A	DDITIONAL II	NVENTO!	R	[] A petiti- inventor	[] A petition has been filed for this unsigned inventor					
Give	if any)		Family N	lame or Surname						
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ADDITIONAL INVENTOR(S) SUPPLEMENTAL SHEET PAGE 3 OF 4

NAME OF AL	1	[] A petition has been filed for this unsigned inventor					
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ADDITIONAL INVENTOR(S) SUPPLEMENTAL SHEET PAGE 4 OF 4

NAME OF A	ADDITIONAL IN	VENTO	2	[] A petiti inventor	[] A petition has been filed for this unsigned inventor				
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Donald Philli	p			Goode	Goode				
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NAME OF ADDITIONAL INVENTOR				[] A petition has been filed for this unsigned inventor					
Giv	en Name (first an	d middle,	if any)	Family Name or Surname					
Armando				Cano					
Inventor's Signature						Date			
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